Case 17-11826-mdc Doc 187 Filed 11/20/20 Entered 11/21/20 00:45:58 Imaged Certificate of Notice Page 1 of 3

United States Bankruptcy Court Eastern District of Pennsylvania

Case No. 17-11826-mdc In re:

Stephanie Terra Fryer Chapter 7

Debtor(s)

CERTIFICATE OF NOTICE

District/off: 0313-2 User: Adminstra Page 1 of 2 Date Rcvd: Nov 18, 2020 Form ID: 211 Total Noticed: 5

The following symbols are used throughout this certificate:

Symbol **Definition**

Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS

regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 20, 2020:

Recip ID Recipient Name and Address

+ Stephanie Terra Fryer, 116 Lincoln Avenue, Yeadon, PA 19050-2933

+ JOHN ERIC KISHBAUGH, Udren Law Offices PC, 111 Woodcrest Road, Cherry Hill, NJ 08003-3620 aty

ECMC, P.O. BOX 16408, ST. PAUL, MN 55116-0408 cr

+ Santander Consumer USA Inc., PO Box 562088, Suite 900 North, Dallas, TX 75356-2088 cr

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID Date/Time Notice Type: Email Address Recipient Name and Address Email/PDF: gecsedi@recoverycorp.com

Nov 19 2020 02:57:41 Synchrony Bank, c/o PRA Receivables

Management, LLC, PO Box 41021, Norfolk, VA

23541-1021

TOTAL: 1

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 20, 2020 Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 18, 2020 at the address(es) listed below:

Name **Email Address**

KEVIN G. MCDONALD

on behalf of Creditor PNC BANK National Association bkgroup@kmllawgroup.com

REBECCA ANN SOLARZ

on behalf of Creditor PNC BANK National Association bkgroup@kmllawgroup.com

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Date Rcvd: Nov 18, 2020 Form ID: 211 Total Noticed: 5

TERRY P. DERSHAW

td@ix.netcom.com PA66@ecfcbis.com;7trustee@gmail.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

VICKI ANN PIONTEK

on behalf of Debtor Stephanie Terra Fryer vicki.lawyer@gmail.com pabklaw@gmail.com

WALTER WILLIAM GOULDSBURY, III

on behalf of Creditor PNC BANK National Association wgouldsbury@rasnj.com

WILLIAM EDWARD CRAIG

on behalf of Creditor Santander Consumer USA Inc. ecfmail@mortoncraig.com

mhazlett@mortoncraig.com;mortoncraigecf@gmail.com

TOTAL: 7

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UNITED STATES BANKRUPTCY COURT EASTERN DISTRICT OF PENNSYLVANIA

In Re:	Chapter: 7
Stephanie Terra Fryer Debtor(s)	Case No: 17–11826–mdc
Detici(s)	Case 110. 17–11020–mac

ORDER

AND NOW, 11/18/20, the debtor having failed to file either a statement regarding completion of a course in personal financial management, see 11 U.S.C. § 727(a)(11); see also Bankruptcy Rule 4004, or a request for a waiver from this requirement. 11 U.S.C. § 109(h)(4),

And the statement regarding personal financial management was due, see Bankruptcy Rule 1007(c),

Accordingly, it is hereby ORDERED that the debtor shall have until 12/2/20 to file a statement regarding completion of an instructional course concerning personal financial management or a request for a waiver

from such requirement. If the debtor fails to do so, then this case may be closed, without further notice or hearing, and without the debtor receiving his/her chapter 7 discharge. See Advisory Committee Note to Fed. R. Bankr. P. 4004.

For The Court

Magdeline D. Coleman

Chief Judge ,United States Bankruptcy Court